



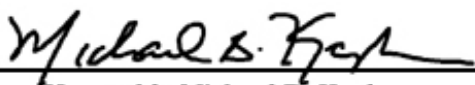
Order Filed on November 13, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
KARINA PIA LUCID, ESQ., LLC 3640 Valley Road, Suite 2-A PO Box 230 Liberty Corner, New Jersey 07938-0230 Tel: (908) 350-7505 Email: klucid@karinalucidlaw.com Karina Pia Lucid, Esq. <i>Counsel for the debtor Danielle Marazzi</i>	
In Re:	Case No: 18-22723
Danielle Marazzi,	Chapter 13
Debtor(s).	Hearing Date:

**ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON
RESIDENCE AND REDUCING PROOF OF CLAIM ARREARS TO ZERO WITH
RESPECT TO BAYVIEW LOAN SERVICING, LLC.**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

DATED: November 13, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

In re: Danielle Marazzi 18-22723 (MBK)
Order Approving Loan Modification and Reducing Proof of Claim Arrears to Zero with respect to
Bayview Loan Servicing, LLC.

Upon consideration of Debtor's motion for an Order Approving Loan Modification of existing
Mortgage on Residence and Reducing Proof of Claim Arrears to Zero with respect to Bayview Loan
Servicing, LLC., and good cause appearing therefore, it is hereby

ORDERED that the Debtor is authorized to enter into a modification of her existing loan with Bayview
Loan Servicing, LLC on her property located at 72 King George Road, Warren, NJ 07059 according
to the following terms set out in the motion:

1. The unpaid principal balance due on the Note of \$525,077.57, shall be increased by
\$245,200.56 the amount of the unpaid installments, interest, late charges, fees and costs,
and , if applicable, any advances for unpaid property taxes and/or insurance premiums
("Unpaid sums Due"), for a total unpaid principal balance due of \$770,278.13 ("New
Balance").
2. \$578, 403.64 of the Interest Bearing Principal Balance shall be an interest bearing balloon
(the "Balloon payment") and interest will be paid within the monthly modified payment.
3. The interest rate will be 2.00% for the first five years starting June 1, 2019. During this
time the monthly principal & interest payment will be \$2,332.60 with an estimated monthly
escrow payment of \$1,024.41 for a total monthly of \$3,357.01.
4. The interest rate will increase to 3.00% for the following six years starting June 1, 2024.
During this time the monthly principal and interest payment will be \$2,709.94. During this

period the monthly escrow amount may be adjusted periodically and can not be stated at this time.

5. The interest rate will increase to 4.000% for the following seven years starting June 1, 2025. During this time the monthly principal and interest payment will be \$3,108.24. During this period the monthly escrow amount may be adjusted periodically and can not be stated at this time.
6. The interest rate will increase to 4.375% for the following eight to seventeen years starting June 1, 2016. During this time the principal and interest payment will be \$3,261.30. During this period the monthly escrow amount may be adjusted periodically and can not e stated at this time.
7. The maturity date will be November 25, 2035, on which date any unpaid interest and all other sums due shall be paid in full.

AND IT IS FURTHER ORDERED that the arrears included in Bayview Loan Servicing LLC's proof of claim are hereby amended to zero.

AND IT IS FURTHER ORDERED that the Debtor shall file an Amended Chapter 13 plan within thirty (30) days of the entry of the within order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Danielle Marazzi
Debtor

Case No. 18-22723-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Danielle Marazzi, 72 King George Road, Warren, NJ 07059-6957

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-48T1) cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-48T1) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karina Pia Lucid on behalf of Debtor Danielle Marazzi klucid@karinalucidlaw.com,
R43327@notify.bestcase.com;admin@karinalucidlaw.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-48T1) rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7